

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

JOANNE CALDIERO, individually  
and on behalf of all others  
similarly situated,  
Plaintiff

No. 3:24cv315  
(Judge Munley)

v.

MISSOURI HIGHER EDUCATION  
LOAN AUTHORITY, KEYBANK  
NATIONAL ASSOCIATION d/b/a  
LAUREL ROAD, and  
PENNSYLVANIA HIGHER  
EDUCATION ASSISTANCE  
AGENCY d/b/a  
FEDLOAN SERVICING,  
Defendants

AND NOW, to wit, this 31<sup>st</sup> ORDER  
day of March 2025, it is hereby **ORDERED**

as follows:

1) Defendant Missouri Higher Education Loan Authority's motion to dismiss (Doc. 21) is **DENIED** with regard to failure to plead with particularity pursuant to Rule 9(b) and **GRANTED** with regard to failure to state a claim pursuant to Rule to 12(b)(6);

2) Defendant Pennsylvania Higher Education Assistance Agency d/b/a FedLoan Servicing's motion to dismiss (Doc. 23) is hereby **GRANTED**;

3) Defendant KeyBank National Association d/b/a Laurel Road's motion to dismiss (Doc. 25) is **GRANTED**;

4) The joint motion to strike class allegations filed by Defendant Pennsylvania Higher Education Assistance Agency d/b/a FedLoan Servicing and Defendant Missouri Higher Education Loan Authority (Doc. 24) is **DENIED** as moot;

5) Defendant KeyBank National Association d/b/a Laurel Road's motion to strike class allegations (Doc. 50) is **DENIED** as moot; and

6) The Clerk of Court is directed to close this case.

BY THE COURT:



JUDGE JULIA K. MUNLEY  
United States District Court